

Information to identify the case:

Debtor 1	<u>Jason A Rake</u>	Social Security number or ITIN	xxx-xx-7658
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Danielle S Rake</u>	Social Security number or ITIN	xxx-xx-1235
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-70313-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jason A Rake

Danielle S Rake

7/12/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jason A Rake
Danielle S Rake
Debtors

Case No. 17-70313-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Jul 12, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jason A Rake, Danielle S Rake, 442 Quarry Avenue, Du Bois, PA 15801-3518
14407036	+ Clearfield County Tax Claim Bureau, 230 East Market Street, Clearfield, PA 16830-2448
14407040	+ Sandy Township Municipal Authority, P.O. Box 443, Du Bois, PA 15801-0443
14407041	+ Shapiro & DeNardo, LLC, c/o Christopher A. DeNardo, Esquire, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
14407046	+ Target Finance, LLC, P.O. Box 516, Hays, MT 59527-0516

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 13 2022 08:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 13 2022 04:19:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 13 2022 08:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 13 2022 04:19:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Jul 13 2022 08:18:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 13 2022 04:19:00	SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 13 2022 04:19:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Jul 13 2022 04:19:00	Specialized Loan Servicing LLC, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883
cr	+ Email/Text: bncmail@w-legal.com	Jul 13 2022 04:19:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14407032	+ Email/Text: ebn@americanwebloan.com	Jul 13 2022 04:19:00	American Web Loan, 522 North 14th Street #130, Ponca City, OK 74601-4654
14407033	^ MEBN		

District/off: 0315-7

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		Jul 13 2022 04:17:42	Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
14407034	EDI: CAPITALONE.COM	Jul 13 2022 08:18:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14681656	+ EDI: WFNNB.COM	Jul 13 2022 08:18:00	COMENITY CAPITAL BANK, C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
14649487	+ Email/Text: bankruptcy@consumerportfolio.com	Jul 13 2022 04:19:00	CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA. 92619-7071
14407037	+ EDI: WFNNB.COM	Jul 13 2022 08:18:00	Comenitybk/bonton, 3100 Easton Square Pl, Columbus, OH 43219-6289
14407038	+ Email/Text: bankruptcy@consumerportfolio.com	Jul 13 2022 04:19:00	Consumer Portfolio Svc, 16355 Laguna Canyon Rd, Irvine, CA 92618-3801
15175391	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 13 2022 04:19:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
14419518	EDI: IRS.COM	Jul 13 2022 08:18:00	Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
14964388	EDI: JEFFERSONCAP.COM	Jul 13 2022 08:18:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14407035	EDI: JPMORGANCHASE	Jul 13 2022 08:18:00	Chase Card, Po Box 15298, Wilmington, DE 19850
14408038	EDI: AGFINANCE.COM	Jul 13 2022 08:18:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14407039	+ EDI: AGFINANCE.COM	Jul 13 2022 08:18:00	OneMain Financial, 280 Commons Drive, Du Bois, PA 15801-3808
14724572	EDI: PRA.COM	Jul 13 2022 08:18:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23451
14680714	EDI: PRA.COM	Jul 13 2022 08:18:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14408042	+ EDI: RECOVERYCORP.COM	Jul 13 2022 08:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14672105	EDI: Q3G.COM	Jul 13 2022 08:18:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14952078	+ Email/Text: bncmail@w-legal.com	Jul 13 2022 04:19:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14411032	Email/Text: bankruptcy@bbandt.com	Jul 13 2022 04:19:00	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
14407042	+ Email/Text: bankruptcy@bbandt.com	Jul 13 2022 04:19:00	Sheffield Financial Co, 2554 Lewisville Clemmons, Clemmons, NC 27012-8110
14419818	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 13 2022 04:19:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14407043	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 13 2022 04:19:00	Specialized Loan Servicing, LLC, 8742 Lucent Boulevard, Suite 300, Littleton, CO 80129-2386
14407044	+ EDI: RMSC.COM	Jul 13 2022 08:18:00	Syncb/sleep Number, C/o Po Box 965036, Orlando, FL 32896-0001
14407045	+ EDI: RMSC.COM	Jul 13 2022 08:18:00	Synchrony Bank/Pay Pal Smart Conn, P.O. Box 965005, Orlando, FL 32896-5005

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Federal Home Loan Mortgage Corporation, as Trustee
cr		Specialized Loan Servicing LLC
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, PO Box 7999, St Cloud, MN 56302-9617
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14886291	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 bnicholas@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor Specialized Loan Servicing LLC pawb@fedphe.com
Kenneth P. Seitz	on behalf of Debtor Jason A Rake thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Joint Debtor Danielle S Rake thedebterasers@aol.com
Lisa Cancanon	on behalf of Creditor Specialized Loan Servicing LLC lisac@w-legal.com Llombardi06@law.du.edu
Maria Miksich	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 8